

Fill in this information to identify the case:

Debtor 1	<u>Jeffrey Mantrel Payton</u>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the: Southern District of Mississippi	
Case number	<u>22-50997</u>

## Official Form 410S1

### Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Trustmark Bank

Court claim no. (if known): 8

Last 4 digits of any number you use to identify the debtor's account:

3 1 5 5

Date of payment change:

Must be at least 21 days after date of this notice 09/01/2025

New total payment:  
Principal, interest, and escrow, if any \$ 1,334.69

#### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 494.21

New escrow payment: \$ 605.82

#### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

#### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Jeffrey Mantrel Payton  
 First Name Middle Name Last Name

Case number (if known) 22-50997

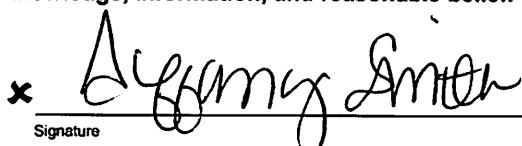
**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- I am the creditor.  
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

  
 Signature Tiffany Smith Date 07/18/2025

Print:	<u>Tiffany</u>	<u>Smith</u>	Title <u>Bankruptcy Analyst</u>
	First Name	Middle Name	Last Name
Company	<u>Trustmark Bank</u>		
Address	<u>P. O. Box 522</u>		
	Number	Street	
	<u>Jackson</u>	<u>MS</u>	<u>39205</u>
	City	State	ZIP Code
Contact phone	<u>601-208-4489</u>		
	Email <u>                  </u>		

**ANALYSIS/REVIEW - PROJECTION STATEMENT 376 7/18/2025 10:46:07 AM ET PFSP342**

Account No  Statement: Type ANNUAL Date 07/15/25  
 BKR POC ESC SHORT 1574.19

**Analysis Based On**

Anticipated Disbursements	7269.89	CP Index Factor	0.00 %
Ideal Escrow Payment	605.82	Cushion C-1/6	1211.64
Cycle 09/01/25 - 08/31/26		RESPA Max 1/6 Cushion	1211.64
Analysis Parameter Review	No ▼	Loan Status Review	No ▼
Anticipated Escrow Balance Detail	No ▼	Current PITI	1223.08
		PMI Termination Date	00/00/00

**Results**

Lowpoint Month: 06/26	Anticipated Bal	2288.48	Required Bal	1211.64
UNCOL LC	.00 REF	.00		

Current Escrow Shortage	0.00	Percentage of Change	22.5835 %
EA Shortage Spread Used	0	View Trial Balance Detail	No ▼

---- OLD ----- PAYMENT DETAIL ----- --- NEW EFF 09/01/25 -

728.87	PRINCIPAL & INTEREST	728.87
494.21	ESCROW	605.82
.00	OPTIONAL INS	.00
.00	ANCILLARY	.00
.00	SHORTAGE	.00
.00	DEFICIENCY	.00
.00	SURPLUS	.00
.00	ROUNDING (+/-)	.00
.00	BUYDOWN/ASST PMT	.00
1223.08	TOTAL BORROWER PAYMENT	1334.69

Message:

OK

MORE...

## ANALYSIS/REVIEW - PROJECTION STATEMENT 376 7/18/2025 10:47:02 AM ET PFSP344

-- To Escrow --		Trial	Balance	Detail	Escrow Balance	
Month	Antciptd	Cpindex	Antciptd	Desc	ANTCIPTD	Required
		STARTING BALANCE =>			3500.17	2423.33
09/25	605.82	.00	.00		4105.99	3029.15
10/25	605.82	.00	.00		4711.81	3634.97
11/25	605.82	.00	.00		5317.63	4240.79
12/25	605.82	.00	2464.89	COUNTY	3458.56	2381.72
01/26	605.82	.00	.00		4064.38	2987.54
02/26	605.82	.00	.00		4670.20	3593.36
03/26	605.82	.00	.00		5276.02	4199.18
04/26	605.82	.00	.00		5881.84	4805.00
05/26	605.82	.00	.00		6487.66	5410.82
06/26	605.82	.00	4805.00	HAZARD	2288.48	1211.64
07/26	605.82	.00	.00		2894.30	1817.46
08/26	605.82	.00	.00		3500.12	2423.28

Message: CLICK RETURN TO EXIT

OK

BOTTOM

**CERTIFICATE OF SERVICE**

I, Tiffany Smith, do hereby certify that I have on this 18th day of July, 2025 transmitted via Electronic Case Filing, as it appears on this date in the Court registered e-filers of CM/ECF and/or via U.S. Mail, postage prepaid, a true and correct copy of the above Notice and a copy of the Notice of Mortgage Payment Change to the Case Trustee, Debtor(s),

David Rawlings  
[ecfnotices@rawlings13.net](mailto:ecfnotices@rawlings13.net)

  
\_\_\_\_\_  
Tiffany Smith  
P.O. Box 522  
Jackson, MS 39205

**Jeffrey Mantrel Payton**  
**Migonna Victoria Payton**  
8 Village Park Dr.  
Laurel, MS 39443

**Jennifer A Curry Calvillo**  
[jennifer@therollinsfirm.com](mailto:jennifer@therollinsfirm.com)